

# ENTREPRENEURSHIP

INFORMATION PACKAGE

APRIL 2010

## *Presidential Summit on Entrepreneurship*



### Presidential Summit on ENTREPRENEURSHIP

In his June "A New Beginning" speech in Cairo, President Obama announced that the U.S. will host a Summit on Entrepreneurship to identify how we can deepen ties between business leaders, foundations, and entrepreneurs in the United States and Muslim communities around the world. The Presidential Summit on Entrepreneurship, which will be held in Washington, DC on April 26-27, follows through on President Obama's commitment. It represents an opportunity to highlight and support business and social entrepreneurship in Muslim-majority countries (MMCs),

including their minority populations, and Muslim communities around the world.

Through this Summit, the United States seeks both to join existing efforts and inspire new efforts to promote entrepreneurship and innovation.

Participants have been invited from around the world to represent their home countries, regions, sectors, and communities at the Summit. They include successful entrepreneurs, investors, academics, and leaders of entrepreneurship networks, non-profits, foundations, and businesses who are in-

vested in promoting business or social entrepreneurship in Muslim communities around the world.

The Summit agenda has been designed to highlight and celebrate the work and talents of many great entrepreneurs from MMCs and Muslim communities around the world. It provides a platform for foreign participants to connect with American stakeholders and develop partnerships that provide innovative solutions and support entrepreneurial ecosystems.

For update and details information on the Summit please visit: <http://www.entrepreneurship.gov>



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## *Goris Mustaqim: Indonesian Young Entrepreneur*

Goris Mustaqim, a 26 years old Indonesian, graduated from Institut Teknopolgi Bandung (ITB) in 2006, majoring in Civil Engineering and now is running his own business PT Resultan Nusantara, a company delivers automation solutions (Smart card/RFID for several applications).

Goris is also the President and founder of ASGAR MUDA FOUNDATION, a youth organization concerns on community development, youth entrepreneurship and educational in Garut, his hometown.

Goris will join the Presidential Summit on Entrepreneurship in Washington D.C. on April 26-27, 2010. He will deliver a presentation on "Catalyzing Youth Entrepreneurship" on the first day of the Summit.



## Presidential Proclamation for Entrepreneurship Week 2009



The 2010 summit follows up on President Obama's pledge in Cairo to find ways to deepen ties between the U.S. and the Muslim world.

*Obama renews U.S. commitment to support American entrepreneurs*

THE WHITE HOUSE  
Office of the Press Secretary  
November 19, 2009

NATIONAL ENTREPRENEURSHIP  
WEEK, 2009

BY THE PRESIDENT OF THE  
UNITED STATES OF AMERICA

A PROCLAMATION

Throughout our history, American entrepreneurs have been an effective force for innovation at home and around the world. From the airplane to the Internet search engine to new tractors, they have pioneered technologies, products, and processes that have improved lives and shaped the course of our future. Today, they are fueling our economy with their creativity, tireless work ethic, and risk-taking spirit. During National Entrepreneurship Week, we renew our commitment to supporting American entrepreneurs, including social entrepreneurs, who are spreading opportunity and prosperity across our Nation.

Entrepreneurs are the engine of job creation in America, generating millions of good jobs. Many begin with nothing more than a good idea, and translate new products and services into vibrant businesses. To secure our Nation's future prosperity, we must ensure that our entrepreneurs have the tools they need to survive and thrive.

My Administration is working to provide opportunities and conditions for entrepreneurs to succeed. We are supporting the flow of credit by increasing loan guarantees and reducing borrowing fees to help more Americans start businesses. We also made the Research and Experimentation Tax Credit permanent to help burgeoning companies afford the high costs of developing new products and technologies. The recently formed Office of Innovation and

Entrepreneurship at the Department of Commerce is building on these efforts with new policies and initiatives to unleash creativity and innovation, as well as turn inspired ideas into new employment-generating businesses.

Our Nation led the world's economies in the 20th century because we led the world in innovation. To strengthen our position in the 21st century, we must rededicate ourselves to harnessing the creative spirit that has made America great.

NOW, THEREFORE, I, BARACK OBAMA, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim November 16 through November 22, 2009, as National Entrepreneurship Week. I call upon all Americans to recognize the important contributions of entrepreneurs to our economy.

IN WITNESS WHEREOF, I have hereunto set my hand this nineteenth day of November, in the year of our Lord two thousand nine, and of the Independence of the United States of America the two hundred and thirty-fourth.

BARACK OBAMA

Source: <http://www.whitehouse.gov/the-press-office/presidential-proclamation-national-entrepreneurship-week>

### Blogs @ America.gov: New Enterprise: New Thinking on Intellectual Property, Entrepreneurship



Moving from an idea to a successful venture. It takes the right business climate.

Does the government protect your intellectual property?

What does your community do to encourage entrepreneurs? Join the discussion.

Many entrepreneurs coming to the Presidential Summit on Entrepreneurship April 26-27, from countries with sizeable Muslim populations.

Here are some of them who write their experience and their successful stories.

For more details and articles from them, please checked our blog at <http://blogs.america.gov/ip/category/presidential-summit-on-entrepreneurship/>

## What Is Entrepreneurship?

*Meaning of entrepreneurship has evolved over the centuries*

### What Is Entrepreneurship?

What is meant by entrepreneurship? The concept of entrepreneurship was first established in the 1700s, and the meaning has evolved ever since. Many simply equate it with starting one's own business. Most economists believe it is more than that.

To some economists, the entrepreneur is one who is willing to bear the risk of a new venture if there is a significant chance for profit. Others emphasize the entrepreneur's role as an innovator who markets his innovation. Still other economists say that entrepreneurs develop new goods or processes that the market demands and are not currently being supplied.

In the 20th century, economist Joseph Schumpeter (1883-1950) focused on how the entrepreneur's drive for innovation and improvement creates upheaval and change. Schumpeter viewed entrepreneurship as a force of "creative destruction." The entrepreneur carries out "new combinations," thereby helping render old industries obsolete. Established ways of doing business are destroyed by the creation of new and better ways to do them.

Business expert Peter Drucker (1909-2005) took this idea further, describing the entrepreneur as someone who actually searches for change, responds to it, and exploits change as an opportunity. A quick look at changes in communications – from typewriters to personal computers to the Internet – illustrates these ideas.

Most economists today agree that entrepreneurship is a necessary ingredient for stimulating economic growth and employment opportunities in all societies. In the developing world, successful small businesses are the primary engines of job creation, income growth, and poverty reduction. Therefore, government support for entrepreneurship is a crucial strategy for economic development.

As the Business and Industry Advisory Committee to the Organization for Economic Cooperation and Development (OECD) said in 2003, "Policies to foster entrepreneurship are essential to job creation and economic growth." Government officials can provide incentives that encourage entrepreneurs to risk attempting new ventures. Among these are laws to enforce property rights and to encourage a competitive market system.

The culture of a community also may influence how much entrepreneurship there is within it. Different levels of entrepreneurship may stem from cultural differences that make entrepreneurship more or less rewarding personally. A community that accords the highest status to those at the top of hierarchical organizations or those with professional expertise may discourage entrepreneurship. A culture or policy that accords high status to the "self-made" individual is more likely to encourage entrepreneurship.

This overview is the first in a series of one-page essays about the fundamental elements of entrepreneurship. Each paper combines the thinking of mainstream economic theorists with examples of practices that are common to entrepreneurship in many countries. The series attempts to answer: Why and how do people become entrepreneurs? Why is entrepreneurship beneficial to an economy? How can governments encourage entrepreneurship, and, with it, economic growth?

Source: <http://www.america.gov/st/econ-english/2008/May/20080603211339eafas0.4090082.html>

## Can Your Government Promote Entrepreneurship?



Let's join the interactive game, you can invest \$1 million of public funds to spur high-tech business. What steps will you take?

[http://www.america.gov/promote\\_entrepreneurship.html](http://www.america.gov/promote_entrepreneurship.html)

## Feature

### American Indian in Business

In the United States, there are more than 500 American Indian tribes, comprising 1.4 percent of the U.S. population. While American Indians have faced barriers to starting their own businesses — such as gaining access to credit — they gradually are finding success in the business world.

Today, there are more than 200,000 American Indian-owned businesses in the United States. More info <http://www.america.gov/nike.html>





principles of  
**Entrepreneurship**

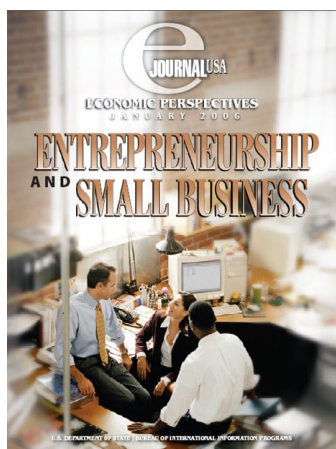
## *Principles of Entrepreneurship*

Economists and business people differ in their definitions of entrepreneurship. Most, however, agree that entrepreneurship is vital for stimulating economic growth and employment opportunities in all societies. This is particularly true in the developing world, where successful small businesses are the primary engines of job creation and poverty reduction. This series of 21 one-page primers discusses the essentials for building and running a business from the planning stages to marketing a product.

There are 20 chapters that explained the principle of entrepreneurship. What Is Entrepreneurship?; What Makes Someone an Entrepreneur?

Why Become an Entrepreneur?; Decisions and Downfalls; Go It Alone or Team Up?; Choosing a Product and a Market; Entry Strategies for New Ventures; Marketing is Selling; The Entrepreneur and the Internet; Selling Online; Choosing a Form of Business; Creating a Business Plan; The Entrepreneur's Need for Capital; Sources of Financing; Intellectual Property: A Valuable Business Asset; The Strengths of Small Business; Entrepreneurship Aids the Economy; The Importance of Government Policies; Resources and Glossary of Terms.

Available online at <http://www.america.gov/publications/books/principles-of-entrepreneurship.html>



## *Entrepreneurship and Small Business*

Small businesses built the United States in the country's first century. Today the flexibility of small businesses provides lessons for big business. Successful small businesses are critical to maintaining a robust U.S. economy. The numbers almost speak for themselves:

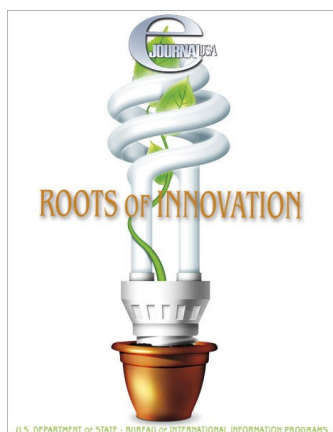
- 99 percent of all American businesses are small.
- Small businesses provide approximately 75 percent of the net new jobs added to the U.S. economy every year.
- Small businesses represent 99.7 percent of

all employers.

- Small businesses employ 50.1 percent of the private workforce.
- Small businesses provide 40.9 percent of private sales in the country.

It is truly the innovation, resilience, and determination of small-business owners that centers them at the heart of the American economy.

Available online at <http://www.america.gov/publications/ejournalusa/0106.html>



## *Roots of Innovation*

Economic expansion depends more and more on innovation — not simply producing more goods and services, but producing ever newer goods and services. This issue of eJournal USA explores one nexus of questions at the heart of these discussions: What is innovation? Can governments and societies encourage innovation?

How do the emergence of semiconductor-powered computers and Internet-based communication technologies affect the equation?

Available online at <http://www.america.gov/publications/ejournalusa/1109.html>

## Venture Capital Meets Hi-Tech

This eJournal explores the phenomenon that drives uncounted Americans — and now citizens of other nations — to create fledgling “start-up” businesses that explore and exploit the latest developments in high technology. It also investigates the closely related “venture capital” phenomenon. How investors match their funds to (hopefully) winning ideas is a big part of the start-up story.

Venture capitalist Vinod Dham, also known as the father of the Pentium processor, once memorably said: “Living in the Silicon

Valley, if you do not do a start-up, then something is wrong with you.” That puts the matter a bit starkly, but Dham does capture the essential drive of millions — Americans and others — who even now are hard at work, if only in the garages of their minds.

Available online at <http://www.america.gov/publications/ejournalusa/0106.html>



## Articles

**Become an entrepreneur?** Joel Orr. Machine Design. Cleveland: Mar 4, 2010. Vol. 82, Iss. 4; pg. 61, 1 pgs

Even if you don't leave your current job, you will gain greatly from learning what it means to be an entrepreneur and taking steps to become one. Whether or not you actually wind up starting a business, you will become a better employee. And you will be creating the possibility of a "Plan B" for employment, should life circumstances change for the worse. Here are opportunities to consider: 1. Become a consultant in your profession. 2. Turn your hobby into a business. 3. Do something entirely new. 4. Learn about Internet marketing.

**Can Entrepreneurs Drive People Movers to Success? Q&A with: Benjamin G. Edelman.** Martha Lagace, (Harvard Business Review, December 14, 2009)

Call them next-generation driverless taxis or people movers, the age of personal rapid transport is just around the bend. Could PRT change the face of public transportation in cities and smaller communities? HBS professor Benjamin G. Edelman weighs the benefits and opportunities for entrepreneurs and for society. "Right now, the field is wide open," he says.

Full text: <http://hbswk.hbs.edu/item/6333.html>

### Can You Learn to be an Entrepreneur?

David Whitford (Fortune Magazine online, March 11, 2010)

Can you learn to be an entrepreneur? Yes, says Gregg Fairbrothers, a former academic who is now the founding director of Dartmouth Entrepreneurial Network. Entrepreneurs, he said, possess an identifiable set of traits (such as willingness to take risks), but entrepreneurs are defined more by how they do things than what they do. Entrepreneurship, he says is more about learning through experience. One thing this article makes clear is that courses in entrepreneurship have become very popular across the United States — two-thirds of U.S. colleges and universities now are teaching entrepreneurship courses. This article is available online at: [http://money.cnn.com/2010/03/10/smallbusiness/entrepreneur\\_b\\_school.fortune/index.htm](http://money.cnn.com/2010/03/10/smallbusiness/entrepreneur_b_school.fortune/index.htm)

### Corporate Social Entrepreneurship.

HBR Working Papers by James Austin and Ezequiel Reficco. March 3, 2009

Accelerated organizational transformation

faces a host of obstacles well-documented in the change management literature, according to HBS professor emeritus James E. Austin and Ezequiel Reficco. Because corporate social entrepreneurship (CSE) expands the core purpose of corporations and their organizational values, it constitutes fundamental change that can be particularly threatening and resisted. Furthermore, it pushes the corporation's actions more broadly and deeply into the area of social value creation where the firm's experiences and skill sets are less developed. The disruptive social innovations intrinsic to the CSE approach amplify this zone of discomfort. Fortunately, the experiences of innovative companies such as Timberland and Starbucks show how these challenges may be overcome. Key concepts include:

Values-based leadership, the synergistic generation of social and economic value, and strategic cross-sector alliances are key ingredients to achieving a sustainably successful business. For companies to move their corporate social responsibility (CSR) activities to the next level, they need to rethink their current approaches to CSR, tapping into the creativity of each individual. Full text: <http://hbswk.hbs.edu/item/6153.html>

## Articles continue...

**Entrepreneurship, Economic Development and Government Initiatives : An analysis.** Economic Challenger. Ajmer: Apr 2010.

With this in mind, he argues that it is to be expected that not all of them will be immensely concerned with whether an activity that achieves these goals, adds much or little to the social product or, for that matter, even whether it is an actual impediment to production. The overall environment plays an extremely important role in the determination of each type of entrepreneurship.

**Entrepreneurship Is the New Retirement; 10 great places to start your own business.** Emily Brandon. U.S. News & World Report. Washington: Oct 1, 2009. Vol. 146, Iss. 9; pg. 48

"There is a wealth of information that you get with a university close by," says Dan McDonald, 57, of Knoxville, Tenn., a retired electrical engineer who started a business X-raying plant root systems, Phenotype Screening Corp., in 2004. Since neither McDonald nor his business partner, Ron Michaels, is a biologist by training, the two frequently consult researchers at the nearby University of Tennessee and the university's Center for Industrial Services about how best to grow plants in the synthetic soil necessary to take the X-rays and to get advice about overcoming plant diseases.

**Examining the Entrepreneur Through Economic Theories.** Manuel H Buitrago. Black History Bulletin. Silver Spring: Summer 2009. Vol. 72, Iss. 2; pg. 10, 3 pgs

Goals Students will gain and apply knowledge of gender economics and institutional economics while examining the significant achievements and economic implications of an early African American female entrepreneur. National Council for Social Studies (NCSS) Standards Production, Distribution, and Consumption \* challenge learners to apply economic concepts and reasoning

when evaluating historical and contemporary social developments and issues; \* help learners critically examine the values and assumptions underlying the theories and models of economics; \* help learners to distinguish between economics as a field of inquiry and the economy National Council on Economics Education (NCEE) Voluntary National Content Standards in Economics \* Students will understand that entrepreneurs are people who take the risks of organizing productive resources to make goods and services.

**Resources to Encourage Entrepreneurial Creativity and Innovation.** Stephen Fadel. Online. Medford: Jan/Feb 2010. Vol. 34, Iss. 1; pg. 22, 8 pgs

This article attempts to highlight a selection of resources in entrepreneurship, while trying to avoid more popular and well-known resources in the broader category of business. Examining sample business plans is a popular learning tool for people creating or updating their own business plans. For entrepreneurs, sample business plans can help outline the structure and key elements of effective plans. In addition, searchers can occasionally find plans for more unusual types of businesses that might relate to an entrepreneur's field of interest. Bplans.com (www.bplans.com), a commercial vendor of business plan software, has expanded its popular list of free online plans to 500-plus plans. Part of preparing a business plan involves researching the industry in which the business will operate. Covering more industries, the new print publication The Handbook of Industry Profiles (Hoover's, 2008-present) reviews more than 300 fields. Although many are well-established industries, some have a more niche feel.

**Policy Entrepreneurship and Policy Change.** Michael Mintrom, Phillipa Norman. Policy Studies Journal. Urbana: Nov 2009. Vol. 37, Iss. 4; pg. 649, 19 pgs

This article reviews the concept of policy entrepreneurship and its use in explaining policy change. Although the activities of policy entrepreneurs have received close attention in several studies, the concept of policy entrepreneurship is yet to be broadly integrated within analyses of policy change. To facilitate more integration of the concept, we here show how policy entrepreneurship can be understood within more encompassing theorizations of policy change: incrementalism, policy streams, institutionalism, punctuated equilibrium, and advocacy coalitions. Recent applications of policy entrepreneurship as a key explanation of policy change are presented as models for future work. Room exists for further conceptual development and empirical testing concerning policy entrepreneurship. Such work could be undertaken in studies of contemporary and historical policy change.

**Teens Are Boss.** Erin Meanley. Scholastic Scope. New York: Sep 21, 2009. Vol. 58, Iss. 2; pg. 14, 2 pgs

According to the US Bureau of Labor Statistics, about one out of every four teens looking for a job this year has not found one. A growing number of students are making money by doing what the love to do. According to the McKelvey Foundation, which gives college scholarships to teens who have run their own companies for at least a year, the number of applications they received increased from 900 in 2008 to 1,200 in 2009.

**Please contact IRC for full text of some articles that only available on IRC commercial databases.**

**Email: [ircjakarta@state.gov](mailto:ircjakarta@state.gov)**

## *Entrepreneurship Online Resources*

### **Government**

#### **Business.gov**

Business.gov, the official business link to the U.S. Government, is managed by the U.S. Small Business Administration (SBA) in a partnership with 21 other federal agencies. This partnership, known as Business Gateway, is a Presidential E-government initiative that provides a single access point to government services and information to help the nation's businesses with their operations. Link <http://www.business.gov/>

#### **Millennium Challenge Corporation**

MCC's mission is to reduce global poverty through the promotion of sustainable economic growth. The corporation does this by providing economic aid to countries that reinforce good governance, economic freedom and investments in their people. The MCC invests in many areas within a country that promote economic growth, including industrial infrastructure and education. Link <http://www.mcc.gov/>

#### **SCORE: Counselors to America's Small Businesses**

SCORE is a resource partner of the U.S. Small Business Administration dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide. Link: <http://www.score.org/index.html>

#### **Small Business Administration**

The U.S. Small Business Administration (SBA) was created as an independent agency of the federal government to counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. Link <http://www.sba.gov/>

#### **U.S. Agency for International Development**

USAID is the principal U.S. agency that extends assistance to countries recovering from disaster, trying to escape poverty, and engaging in democratic reforms. Their work supports long-term and equitable economic growth and advances U.S. foreign policy objectives by supporting economic growth, agriculture, trade, global health, democracy, conflict prevention and humanitarian assistance. USAID promotes economic growth and trade by using private entrepreneurs' and investors' ideas, knowledge, and capital to establish companies that produce a wide variety of goods and services in developing nations. Read about its Global Engagement on Entrepreneurship. Link <http://www.usaid.gov/>

### **Non-Profit**

#### **Business Roundtable**

Tapping America's Potential – <http://www.tap2015.org/> A collection of 15 prominent business organizations with the goal of doubling the number of science, technology, engineering and mathematics graduates with bachelor's degrees by 2015. Link <http://www.businessroundtable.org/>

#### **Center for International Private Enterprise (CIPE)**

CIPE is a non-profit affiliate of the U.S. Chamber of Commerce and one of the four core institutes of the National Endowment for Democracy. They have supported more than 1,000 local initiatives in over 100 developing countries, involving the private sector in policy advocacy and institutional reform, improving governance, and building understanding of market-based democratic systems. Link <http://www.cipe.org/>

#### **Council on Competitiveness**

The Council on Competitiveness is a group of corporate CEOs, University Presidents,

and Labor Leaders committed to enhancing U.S. competitiveness in the global economy. Their mission is to set an action agenda that drives economic growth and raises the standard of living for all Americans. The council works on a regional level by establishing workshops and training sessions as well as on a national level by working directly with national decision makers. Link <http://www.compete.org/>

#### **Endeavor**

Endeavor's mission is to transform the economies of emerging markets by identifying and supporting "high-impact entrepreneurs." High-impact entrepreneurs are the individuals with the biggest ideas and most ambitious plans. They are also those that will create companies that employ hundreds of workers and generate millions of dollars. Endeavor currently operates in Argentina, Brazil, Chile, Columbia, Mexico, South Africa, Turkey, and Uruguay. The organization has set a goal to soon reach 25 emerging markets. Link <http://www.endeavor.org/>

#### **Entrepreneurs Organization (EO)**

Founded 20 years ago by young, energetic entrepreneurs, EO is now 6,600+ members strong with more than 108 Chapters in 38 countries around the globe. Our members come from all walks of life and run companies of every type and size imaginable. But whether famous or not, with a staff of two or 20,000, we all have a common desire to grow our businesses, learn from others, and share our experiences. Link <http://www.eonetwork.org/Pages/default.aspx>

#### **Innovate America**

Innovate America is an initiative instituted by the Council on Competitiveness to improve math and science education for all American students and liberalize rules for admitting highly skilled workers to the U.S. Link <http://innovateamerica.org/index.asp>



## *Entrepreneurship Online Resources continue...*

### **The National Foundation for Teaching Entrepreneurship (NFTE)**

Through entrepreneurship education, NFTE helps young people from low-income communities improve their business, academic and life skills. NFTE currently has nine offices in several different major metropolitan areas within the U.S. Link <http://www.nfte.com/>

### **Public Forum Institute**

The Public Forum Institute is an independent, nonpartisan, non-profit organization committed to developing the most advanced and effective means of fostering public discourse. It encourages Americans of all backgrounds to learn more about the issues facing them today and to share their opinions with the leaders of their community and their country. The Public Forum Institute recently managed Entrepreneurship Week USA in coordination with the Kauffman Foundation in an effort to promote entrepreneurship in the U.S. Link <http://www.publicforuminstitute.org/>

### **Students in Free Enterprise (SIFE)**

Working in partnership with business and

higher education, SIFE establishes student teams on university campuses. Faculty advisors lead these teams that are challenged to develop community outreach projects that reach SIFE's five educational topics: market economics, success skills, entrepreneurship, financial literacy, and business ethics. SIFE is active in over 40 different countries located in North America, South America, Asia, Central Asia, Europe, and Africa. Link <http://www.sife.org/Pages/default.aspx>

### **Urban Entrepreneur Partnership**

Urban Entrepreneur Partnership encourages minority entrepreneurship and business development in historically neglected and economically underserved urban areas nationwide. Link <http://www.uep.gov/>

### **International Agencies**

#### **The Organization for Economic Cooperation and Development**

The Organization for Economic Cooperation and Development, Centre for Entrepreneurship, SMEs, and Local Development "is in charge of disseminating best practices on the design, implementation, and evaluation of initiatives to promote

entrepreneurship, SME growth, and local economic and employment development." The Web site includes links to publications and programs. [http://www.oecd.org/depart-ment/0,2688,en\\_2649\\_33956792\\_1\\_1\\_1\\_1\\_1,00.html](http://www.oecd.org/depart-ment/0,2688,en_2649_33956792_1_1_1_1_1,00.html)

### **The United Nations Development Program**

The United Nations Development Program, Commission on the Private Sector and Development was created to address the obstacles blocking the expansion of the indigenous private sector in developing nations. The Web site includes the Commission's 2004 Report, "Unleashing Entrepreneurship: Making Business Work for the Poor." <http://www.undp.org/cpsd/indexF.html>

### **The World Bank**

The World Bank's The Doing Business Project provides objective measures of business regulations and their enforcement across 178 countries and selected cities at the sub national and regional level. <http://www.doingbusiness.org/Downloads/>



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